



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

Robert L. Schmidt RS5795

AST & SCHMIDT, P.C.

222 Ridgedale Avenue

PO Box 1309

Morristown, NJ 07962

Tel: 973-984-1300; Fax: (973) 984-1478

robert@astschmidtlaw.com

Attorneys for the Debtor

In Re:

CRAIG A. RYNO,

Debtor.

Order Filed on November 4, 2021
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No. 17-18319 (CMG)

Chapter 13

Judge: Christine M. Gravelle

Hearing: TBD

**ORDER AUTHORIZING DEBTOR TO REFINANCE FIRST
MORTGAGE AND PAYOFF CHAPTER 13 PLAN**

The relief set forth on the following page(s), numbered two (2) is hereby ORDERED.

DATED: November 4, 2021

A handwritten signature in black ink, appearing to read "Christine M. Gravelle".

**Honorable Christine M. Gravelle
United States Bankruptcy Judge**

(Page 2)

Debtor: CRAIG A. RYNO
Case No.: 17-18319 (CMG)
Caption of Order: Order Authorizing Debtor to Refinance First
Mortgage and Payoff Chapter 13 Plan

This matter being opened to the Court by AST & SCHMIDT, P.C., attorneys for debtor, Craig A. Ryno ("Debtor"), upon the filing of a Verified Motion to authorize Debtor to refinance his first mortgage and payoff Chapter 13 Plan (the "Motion"); and service having been made in accordance with an Order Shortening Time filed simultaneously with the Motion; and the Court having considered the pleadings in support of the Motion, and opposition, if any; and the Court having heard oral argument; and good and sufficient cause appearing;

It is hereby:

ORDERED that the Debtor's Motion is GRANTED as set forth herein; and it is further

ORDERED, that the Debtor is authorized to obtain first mortgage refinancing with Homexpress Mortgage Corp., pursuant to the terms that are set forth in the Verified Motion and Exhibit(s) annexed thereto; and it is further

ORDERED that the Debtor's existing first mortgage loan with Select Portfolio Servicing is authorized to be paid directly from the loan proceeds by the closing agent; and it is further

ORDERED that the proceeds shall also be used to payoff the Debtor's Chapter 13 Plan in full pursuant to a payoff to be provided by the Standing Chapter 13 Trustee in advance of the refinance closing; and it is further

ORDERED that the Debtor is authorized to pay all points, broker fees and other fees and closing costs related to the loan as set forth in the Motion and Exhibit(s) annexed thereto; and it is further

ORDERED that, after payoff of the existing first mortgage, the Chapter 13 Plan, and closing costs, the balance of the proceeds shall be issued to the Debtor or to such other parties as directed by the Debtor.

In re:
Craig A. Ryno
Debtor

Case No. 17-18319-CMG
Chapter 13

District/off: 0312-3
Date Rcvd: Nov 04, 2021

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 06, 2021:

Recip ID Recipient Name and Address
db + Craig A. Ryno, 1807 Bay Blvd., Lavallette, NJ 08735-2511

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 06, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 4, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Brian E Caine	on behalf of Creditor Franklin Credit Management Corporation bcaine@parkermccay.com BKcourtnotices@parkermccay.com
Brian E Caine	on behalf of Creditor Deutsche Bank National Trust Company Et Al... bcaine@parkermccay.com, BKcourtnotices@parkermccay.com
Charles H. Jeanfreau	on behalf of Creditor USAA Savings Bank charles.jeanfreau@mccalla.com BNCmail@w-legal.com
David A. Ast	

District/off: 0312-3

User: admin

Page 2 of 2

Date Rcvd: Nov 04, 2021

Form ID: pdf903

Total Noticed: 1

on behalf of Debtor Craig A. Ryno david@astschmidtlaw.com
info@astschmidtlaw.com;robert@astschmidtlaw.com;astecf@gmail.com

Denise E. Carlon

on behalf of Creditor CSMC 2017-RPL3 Trust dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com

Emmanuel J. Argentieri

on behalf of Creditor JP Morgan Mortgage Acquisition Corp. bk@rgalegal.com

Kevin Gordon McDonald

on behalf of Creditor CSMC 2017-RPL3 Trust kmcdonald@kmllawgroup.com bkgroup@kmllawgroup.com

Rebecca Ann Solarz

on behalf of Creditor DLJ Mortgage Capital Inc. rsolarz@kmllawgroup.com

Robert L. Schmidt

on behalf of Debtor Craig A. Ryno robert@astschmidtlaw.com info@astschmidtlaw.com;david@astschmidtlaw.com

Stacy-Ann T. Davy

on behalf of Creditor NJ Division of Taxation stacy-ann.davy@law.njoag.gov

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 13